

UNITED STATES DISTRICT COURT  
DISTRICT OF NEW HAMPSHIRE

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DOUGLAS BERSAW

Plaintiff,

v.

NORTHLAND GROUP, INC.

Defendant.

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No. 1:14-CV-00128-JL

**AFFIDAVIT OF GREG GRUETT**

State of Minnesota     )  
                                  )ss.  
County of Hennepin    )

Greg Gruett makes the following affidavit under oath:

1. At all times relevant to this lawsuit, I was the Executive Vice President of Operations for Northland Group, Inc. ("Northland").
2. Northland is a debt collection agency, collecting accounts owed to the client organizations that place accounts with Northland for collection purposes. Northland does not purchase said accounts, but collects them on behalf of their clients.
3. At the time of account placement, Northland's clients provide information relating to the account and that information generally includes, but is not limited to, the account number, account balance and the account holder's name, address, telephone number, social security number, and date of birth.
4. When an account is placed with Northland for collection, the account undergoes several routine processes to ensure compliance with collection laws and to maximize efficiencies of our collection efforts. For example, one such process is to request an abbreviated credit bureau report for the account holder in order to gather information on the debtor. The credit bureau

reports are requested using the information provided by Northland's client. During the time period relevant to this lawsuit, the credit bureau reports that Northland obtained were abbreviated reports, generally reporting address and telephone information related to the account holder. Northland obtains such information to maximize efficiencies in contacting the account holder at a correct address or telephone number.

5. On or about January 31, 2011, an account in the name of Douglas A. Bersaw, with a reported address in Richmond, New Hampshire was placed with Northland for collection purposes ("Account No. 1").

6. Pursuant to its routine processes, Northland requested and obtained an abbreviated credit bureau report relating to Plaintiff on or about February 2, 2011.

7. On or about February 18, 2011, an account in the name of Douglas A. Bersaw, with a reported address in Richmond, New Hampshire was placed with Northland for collection purposes ("Account No. 2").

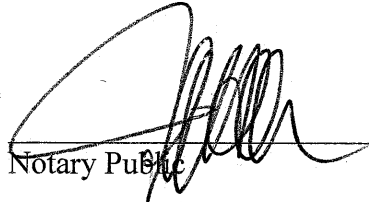
8. Pursuant to its routine processes, Northland requested and obtained an abbreviated credit bureau report relating to Plaintiff on or about February 20, 2011.

9. Northland used said reports to further its efforts to collect the referenced accounts in the name of Douglas A. Bersaw. The credit bureau reports obtained by Northland and relating to Plaintiff were not "investigative consumer reports" as they did not contain information that was obtained through personal interviews with Plaintiff's neighbors, friends, or associates relating to Plaintiff's character, general reputation, personal characteristic, or mode of living.

FURTHER YOUR AFFIANT SAITH NOT.

  
\_\_\_\_\_  
Greg Gruett

Subscribed and sworn to before me  
this 20<sup>th</sup> day of October, 2014.

  
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Notary Public

